

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA
LAS VEGAS DIVISION**

In re: ROMERO, GEORGE	§ Case No. 09-27114-BAM
ROMERO, DEVON L	§
	§
<u>Debtor(s)</u>	§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 14, 2009. The undersigned trustee was appointed on September 14, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,889.67

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ <u>7,889.67</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/04/2010 and the deadline for filing governmental claims was 10/04/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$888.90. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$888.90, for a total compensation of \$888.90.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$162.84, for total expenses of \$162.84.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/06/2011 By: s/James F. Lisowski, Sr., Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

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Case Number: 09-27114-BAM

Trustee: (480230) James F. Lisowski, Sr., Trustee

Case Name: ROMERO, GEORGE
ROMERO, DEVON L

Filed (f) or Converted (c): 09/14/09 (f)

Period Ending: 01/06/11

§341(a) Meeting Date: 10/23/09

Claims Bar Date: 10/04/10

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	residence located at 815 Melic Way, Vegas, NV 89 No value to estate.	200,500.00	0.00	DA	0.00 FA
2	Checking & Savings accounts at Bank of America, No value to estate.	100.00	0.00	DA	0.00 FA
3	Misc furniture, furnishings, small appliances, T No value to estate.	5,000.00	0.00	DA	0.00 FA
4	Misc Clothing owned by debtors at debtors' resid No value to estate.	1,000.00	0.00	DA	0.00 FA
5	Misc jewelry owned by debtors and in debtors' po No value to estate.	200.00	0.00	DA	0.00 FA
6	Wedding bands in debtors' possession. No value to estate.	300.00	0.00	DA	0.00 FA
7	Star semi-auto 9mm Model BM No value to estate.	300.00	0.00	DA	0.00 FA
8	2001 Chevrolet Tahoe approx 80k miles No value to estate.	5,500.00	0.00	DA	0.00 FA
9	1997 Chevy S-10 approx 120k miles No value to estate.	3,000.00	0.00	DA	0.00 FA
10	Accrued portion of 2009 Tax Refund between Janua No value to estate.	2,000.00	0.00	DA	0.00 FA
11	Earned Income Credit 2009 No value to estate.	0.00	0.00	DA	0.00 FA
12	Husband's 2009 Refund (u) Asset	2,541.61	1,541.61		789.57 FA
13	Wife's 2009 Refund (u)	5,346.63	4,346.63		2,764.61 FA
Int	INTEREST (u)	Unknown	N/A		1.43 FA
14	Assets	Totals (Excluding unknown values)	\$225,788.24	\$5,888.24	\$3,555.61 \$0.00

Major Activities Affecting Case Closing:

Approval of TFR by USTO

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-27114-BAM

Trustee: (480230) James F. Lisowski, Sr., Trustee

Case Name: ROMERO, GEORGE

Filed (f) or Converted (c): 09/14/09 (f)

ROMERO, DEVON L

§341(a) Meeting Date: 10/23/09

Period Ending: 01/06/11

Claims Bar Date: 10/04/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Initial Projected Date Of Final Report (TFR): October 23, 2011

Current Projected Date Of Final Report (TFR): January 6, 2011 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-27114-BAM
 Case Name: ROMERO, GEORGE
 ROMERO, DEVON L
 Taxpayer ID #: 38-6918042
 Period Ending: 01/06/11

Trustee: James F. Lisowski, Sr., Trustee (480230)
 Bank Name: The Bank of New York Mellon
 Account: 9200-38912862-65 - Money Market Account
 Blanket Bond: \$7,100,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	7 Money Market Account Balance
06/07/10		Devon CK# 93805277 US Treasury	2009 Tax refund		5,346.63		5,346.63
	{13}			2,764.61	1224-000		5,346.63
			Refund debtor's portion of refund.	2,582.02	1124-000		5,346.63
06/07/10		George CK# 93805300 US Treasury	2009 Tax refund		2,541.61		7,888.24
	{12}			789.57	1124-000		7,888.24
			Return debtor's portion of refund.	1,752.04	1124-000		7,888.24
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.25		7,888.49
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.47		7,888.96
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.46		7,889.42
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,889.48
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,889.54
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,889.60
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,889.66
01/06/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0000%	1270-000	0.01		7,889.67
01/06/11		To Account #92003891286266		9999-000		!	7,889.67
ACCOUNT TOTALS					7,889.67	7,889.67	\$0.00
Less: Bank Transfers					0.00	7,889.67	
Subtotal					7,889.67	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$7,889.67	\$0.00	

Form 2

Page: 2

Cash Receipts And Disbursements Record

Case Number: 09-27114-BAM
 Case Name: ROMERO, GEORGE
 ROMERO, DEVON L
 Taxpayer ID #: 38-6918042
 Period Ending: 01/06/11

Trustee: James F. Lisowski, Sr., Trustee (480230)
 Bank Name: The Bank of New York Mellon
 Account: 9200-38912862-66 - Checking Account
 Blanket Bond: \$7,100,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
01/06/11		From Account #92003891286265		9999-000 !	7,889.67		7,889.67

ACCOUNT TOTALS	7,889.67	0.00	\$7,889.67
Less: Bank Transfers	7,889.67	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 9200-38912862-65	7,889.67	0.00	0.00
Checking # 9200-38912862-66	0.00	0.00	7,889.67
	\$7,889.67	\$0.00	\$7,889.67

Claims Register

Case: 09-27114-BAM ROMERO, GEORGE

Claims Bar Date: 10/04/10

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 09/14/09		\$888.90 \$888.90	\$0.00	\$888.90
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 09/14/09		\$162.84 \$162.84	\$0.00	\$162.84
1	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK,C/O RESURGENT CAPITAL SERVICES,PO BOX 19008 GREENVILLE, SC 29602 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/03/09		\$9,046.77 \$9,046.77	\$0.00	\$9,046.77
2	CAPITAL ONE BANK USA, N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO BOX 71083 CHARLOTTE, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/10/09		\$14,603.12 \$14,603.12	\$0.00	\$14,603.12
3	DISCOVER BANK DFS SERVICES LLC PO BOX 3025 NEW ALBANY, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/28/09		\$2,220.02 \$2,220.02	\$0.00	\$2,220.02
4	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO BOX 248809 OKLAHOMA CITY, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/12/10		\$13,587.64 \$13,587.64	\$0.00	\$13,587.64
5	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO BOX 248809 OKLAHOMA CITY, OK 73124-8809 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/12/10		\$9,339.82 \$9,339.82	\$0.00	\$9,339.82

Claims Register

Case: 09-27114-BAM ROMERO, GEORGE

Claims Bar Date: 10/04/10

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
6	US BANK N.A. P.O. BOX 5229 CINCINNATI, OH 45201 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 08/27/10		\$26,794.92 \$26,794.92	\$0.00	\$26,794.92
7	CAPITAL RECOVERY III LLC C/O RECOVERY MANAGEMENT SYSTEMS CORPORAT 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/02/10		\$4,397.63 \$4,397.63	\$0.00	\$4,397.63
8	CHASE BANK USA NA PO BOX 15145 WILMINGTON, DE 19850-5145 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/22/10		\$2,973.48 \$2,973.48	\$0.00	\$2,973.48
GR	George Romero 5005 Losee Road #1032 North Las Vegas, NV 89081 <8500-00 Funds Paid to Third Parties>, 201	Unsecured 09/14/09		\$1,752.04 \$1,752.04 Return debtor's portion of refund.	\$0.00	\$1,752.04
DLR	Devon L. Romero 4370 S. Grand Canyon Dr. Apt. 1091 Las Vegas, NV 89147-7113 <8500-00 Funds Paid to Third Parties>, 201	Unsecured 09/14/09		\$2,582.02 \$2,582.02 Return debtor's portion of refund.	\$0.00	\$2,582.02

Case Total: **\$0.00** **\$88,349.20**

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-27114-BAM

Case Name: ROMERO, GEORGE

Trustee Name: James F. Lisowski, Sr., Trustee

Balance on hand: \$ 7,889.67

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,889.67

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - James F. Lisowski, Sr., Trustee	888.90	0.00	888.90
Trustee, Expenses - James F. Lisowski, Sr., Trustee	162.84	0.00	162.84

Total to be paid for chapter 7 administration expenses: \$ 1,051.74

Remaining balance: \$ 6,837.93

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 6,837.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 6,837.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 82,963.40 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF	9,046.77	0.00	273.04
2	CAPITAL ONE BANK USA, N.A.	14,603.12	0.00	440.73
3	DISCOVER BANK	2,220.02	0.00	67.00
4	FIA CARD SERVICES, NA/BANK OF AMERICA	13,587.64	0.00	410.08
5	FIA CARD SERVICES, NA/BANK OF AMERICA	9,339.82	0.00	281.88
6	US BANK N.A.	26,794.92	0.00	808.68
7	CAPITAL RECOVERY III LLC	4,397.63	0.00	132.72
8	CHASE BANK USA NA	2,973.48	0.00	89.74

Total to be paid for timely general unsecured claims: \$ 2,503.87
 Remaining balance: \$ 4,334.06

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 4,334.06

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 4,334.06